



DEPARTMENT OF DEFENSE
DEFENSE CIVILIAN PERSONNEL ADVISORY SERVICE
4800 MARK CENTER DRIVE
ALEXANDRIA, VA 22350-1100

FOR: CIVILIAN PERSONNEL POLICY COUNCIL MEMBERS

FROM: Defense Civilian Personnel Advisory Service Director, Mr. Daniel J. Hester

SUBJECT: 2022 Federal Benefits Open Season Announcement

AUDIENCE: Appropriated Fund Human Resources Offices and Benefits Service Centers

ACTION: Disseminate to Department of Defense Human Resources Practitioners

REFERENCE: U.S. Office of Personnel Management (OPM) Benefits Administration Letter (BAL) 22-401, "2022 Federal Benefits Open Season: Announcement," dated September 6, 2022 (attached)

BACKGROUND/INTENT: On September 6, 2022, OPM issued the above referenced BAL 22-401, which is first in the series of BALs providing guidance for the 2022 Federal Benefits Open Season for appropriated fund employees. Additional BALs are expected to be issued in early to mid-October.

This Open Season runs from Monday, November 14, 2022, through Monday, December 12, 2022. The annual Open Season is an ideal time for employees to assess their benefits and make changes as appropriate. During this period, eligible appropriated employees can enroll, change plan options, change enrollment type, or cancel their enrollment for the Federal Employees Health Benefits Program and/or the Federal Employees Dental and Vision Insurance Program. They can also newly enroll or re-enroll in the Federal Flexible Spending Account Program.

Review BAL 22-401 and its attachments for details, including the OPM Open Season events timeline and pre-Open Season educational materials. Please distribute these materials to appropriated fund employees and post them on your agency intranet by late-September. You are encouraged to employ a variety of methods to share Open Season information so that appropriated fund employees have maximum awareness of this time sensitive opportunity.

POINT OF CONTACT: Ms. Canary Scullark, Branch Chief, Benefits, Wage and NAF policy, canary.scullark.civ@mail.mil, (703) 409-8273.

Attachment:
As stated



*United States Office of Personnel Management
The Federal Government's Human Resources Agency*

Benefits Administration Letter

Number: 22-401

Date: September 6, 2022

Subject: 2022 Federal Benefits Open Season: Announcement

Welcome to the first in our series of 2022 Federal Benefits Open Season Benefits Administration Letters (BALs) for the Federal Flexible Spending Account Program (FSAFEDS), Federal Employees Dental and Vision Insurance Program (FEDVIP), and Federal Employees Health Benefits (FEHB) Program. This BAL provides general information about this year's Federal Benefits Open Season, which runs from **Monday, November 14, 2022, through Monday, December 12, 2022.**

As a reminder, the Federal Employees' Group Life Insurance (FEGLI) Program and the Federal Long-Term Care Insurance Program (FLTCIP) **do not** participate in the annual Federal Benefits Open Season.

OPEN SEASON OPPORTUNITIES

During the annual Open Season, eligible employees can enroll, change plans or plan options, change enrollment type, or cancel their enrollment for FEDVIP and the FEHB Program. Employees can also re-enroll or newly enroll in FSAFEDS.

You are responsible for ensuring that your employees are aware of the dates of Open Season, how to make changes, and which changes they can make. We appreciate your efforts to ensure you are prepared to administer Open Season, including timely processing of enrollments and enrollment changes.

We strongly encourage you to be creative regarding how you share information with employees. This may include information on your email signature line, lunch and learn sessions, and social media.

Employees find Open Season fairs a valuable resource for getting Open Season information. We strongly encourage you to consider ways to provide information to employees such as virtual events, webcasts, or webinars that provide equitable access to hybrid, remote, and shift workers. Many health plan contacts host virtual events to provide information about Open Season to their enrollees and others. You may contact health plan contacts for ideas and suggestions on providing information. [Plan contact](#) information is available on our website.

PRE-OPEN SEASON MATERIALS (ATTACHMENTS)

The items below are pre-Open Season materials to help employees consider and assess the various choices available to them as they make their Open Season benefits decisions. You are responsible for providing timely educational materials to your employees, which may include the below, by using the most suitable distribution method to meet their needs.

1. Sample Email to Employees (Attachment 1) – an email template to announce the upcoming Federal Benefits Open Season to your employees
2. Circle 'Round Your Benefits (Attachment 2) – a diagram to help enrollees understand how the three programs that participate in Open Season (FSAFEDS, FEDVIP, and FEHB) work together

Additional resources can be found on our [Open Season](#) website.

UPCOMING BENEFITS ADMINISTRATION LETTERS

You will receive BALs on the following topics in the upcoming months:

BAL 22-402 - 2022 Federal Benefits Open Season: Ordering and Distributing Materials and Conducting the Open Season - Provides information on how to order and distribute Open Season materials including Program-specific materials. Materials on employee counseling, plan contacts, Open Season actions, effective dates and employing office actions will be posted on our [website](#).

BAL 22-403 – 2021 Federal Benefits Open Season: Significant Plan Changes - Provides information on significant events affecting FSAFEDS and certain plans in FEDVIP and the FEHB Program which must be communicated to employees. This BAL also provides instructions on the actions that employing agencies must take in certain situations, such as when an FEHB enrollee in a terminating plan

or plan option fails to change plans during Open Season. We will release this BAL following the announcement of the 2023 premium rates. (Subsequent changes will be issued in follow-on BALs, as appropriate.)

You can find posted BALs on our [website](#).

TIMELINE OF OPEN SEASON EVENTS

What	Anticipated Issue Date
BAL 22-402	Early to Mid-September
2023 premium rates announced and posted on OPM website	Late September
BAL 22-403	Early to Mid-October
Open Season information posted on OPM website	Early November
Open Season	November 14 - December 12, 2022

WHERE TO GO FOR MORE INFORMATION

Visit our website at www.opm.gov/insure to learn more about these Programs. You will find specific Federal Benefits Open Season information on www.opm.gov/openseason by the first week in November.

If you have specific questions, please contact your [agency's benefits officer](#).

Sincerely,

Laurie E. Bodenheimer
Associate Director
Healthcare and Insurance

BAL 22-401 Attachment 1: Sample Email to Employees

The [Federal Benefits Open Season](#) runs from **Monday, November 14 – Monday, December 12, 2022**. During this period, you have the opportunity to enroll, change plans or plan options, change enrollment type, or cancel enrollment for the Federal Employees Health Benefits (FEHB) Program and the Federal Employees Dental and Vision Insurance Program (FEDVIP). You also have the opportunity to re-enroll or newly enroll in the Federal Flexible Spending Account (FSAFEDS) Program. Please review the chart below to learn more about your options during this Open Season.

Please note that the 2022 Open Season information, including premiums and plan brochures, will be posted on the OPM website at www.opm.gov/openseason by early November.

Program	What can I do during Open Season?	What if I do nothing?	What should I know?	How do I enroll or make a change to my enrollment?	Effective date of enrollment or change
FEHB	<ul style="list-style-type: none"> • Enroll • Change plans • Change plan options • Change enrollment type (to Self, Self Plus One, or Self and Family) • Cancel coverage 	Your current coverage will automatically continue. You do not need to take any action if you are satisfied with your current FEHB plan. However, you must change plans if your plan has ended coverage in your area or your plan is terminating participation in the FEHB Program.	Visit www.opm.gov/openseason to get more information about plans available in your area.	Visit www.opm.gov/healthcare-insurance/healthcare/enrollment/ for instructions.	The first day of the first pay period that begins on or after January 1, 2023 and which follows a pay period during any part of which you (if an employee) are in pay status
FEDVIP	<ul style="list-style-type: none"> • Enroll • Change plans • Change plan options • Change enrollment type (to Self, Self Plus One, or Self and Family) • Cancel coverage 	Your current coverage will automatically continue. You do not need to take any action if you are satisfied with your current FEDVIP plan.	Visit www.opm.gov/healthcare-insurance/dental-vision/ or www.benefeds.com for more information about eligibility and enrollment.	Visit www.benefeds.com or call 877-888-FEDS (877-888-3337) TTY: 877-889-5680 International: +1-571-730-5942 Customer Service is open Monday through Friday from 9 a.m. to 7 p.m. Eastern Time.	January 1, 2023

Program	What can I do during Open Season?	What if I do nothing?	What should I know?	How do I enroll or make a change to my enrollment?	Effective date of enrollment or change
FSAFEDS	<ul style="list-style-type: none"> Enroll/Reenroll in Health Care FSA (HCFSA), Limited Expense Health Care FSA (LEX HCFSA), and Dependent Care FSA (DCFSA) 	<p>Your election will not automatically continue. You must reenroll to continue your account(s) for the next benefit year. Note: A condition of being eligible to carry over unused funds from this plan year's HCFSA or LEX HCFSA is re-enrolling in either of these two plans in the subsequent year. DCFSA's are ineligible for carryover.</p>	<p>Visit www.fsafeds.com for more information on eligibility and enrollment. Currently the minimum annual election amount for all FSAFEDS accounts is \$100. The contribution maximum for the Health Care or Limited Expense Health Care FSAs is \$2,750 per participant. The maximum for the Dependent Care FSA is \$5,000 per family. The contribution maximums for Flexible Spending Accounts are determined by the Internal Revenue Service and are subject to change. If FSAFEDS adopts new maximums, notification will be provided on www.opm.gov/opensession</p>	<p>Visit www.fsafeds.com or call 877-FSAFEDS (877-372-3337), TTY Line: 866-353-8058 Benefits Counselors are available Monday through Friday from 9 a.m. until 9 p.m. Eastern Time. Verify your account login now to save time when you are ready to make your 2023 elections. Visit www.FSAFEDS.com.</p>	January 1, 2023

If you have questions about Federal Benefits Open Season or any other questions about your benefits, contact (please insert here your agency benefit office contact information).

The intent of this diagram is to provide you with a general understanding of how the Federal Employees Health Benefits (FEHB) Program, the Federal Employees Dental and Vision Insurance Program (FEDVIP) and the Federal Flexible Spending Account Program (FSAFEDS) work together. For specific information on each Program, visit www.opm.gov/insure.

Circle 'Round Your Benefits

How to Get the Most Value from the Programs

